B1 (Official Form 1) (04/12): 14-bk-32855-SK	oc 1 Filed 12/	10/14 Enter	ed 12/10/14 16:26:38 Desc		
United States Bankrurgy: Copper Page 1 of 54  Central District of California					
Name of Debtor (if individual, enter Last, First, Middle): CASTELLANOS, ENIO ANTONIO	umomu	Name of Joint Debtor (Spouse) (Last, First, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN (if more than one, state all): 9129	N)/Complete EIN	(if more than one, st	,		
Street Address of Debtor (No. and Street, City, and State): 1204 E. PINE ST. COMPTON CA		Street Address of Jo	int Debtor (No. and Street, City, and State):		
County of Residence or of the Principal Place of Business:	ZIP CODE 90221	County of Pacidanas	ZIP CODE e or of the Principal Place of Business:		
LOS ANGELES  Mailing Address of Debtor (if different from street address):	···		<u>.</u>		
Maining Address of Deotor (II different from street address):		Mailing Address of .	Joint Debtor (if different from street address):		
	ZIP CODE		ZIP CODE		
Location of Principal Assets of Business Debtor (if different fr	rom street address above):		ZIP CODE		
Type of Debtor (Form of Organization)	Nature of (Check one box.)	Business	Chapter of Bankruptcy Code Under Which		
(Check one box.)  Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Care Busi	l Estate as defined in 51B)	the Petition is Filed (Check one box.)  Chapter 7		
Chapter 15 Debtors	Tax-Exem (Check box, if	pt Entity	Nature of Debts		
Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:		tempt organization he United States	(Check one box.)  Debts are primarily consumer Debts are debts, defined in 11 U.S.C. primarily \$ 101(8) as "incurred by an business debts. individual primarily for a personal, family, or household purpose."		
Filing Fee (Check one box.)		Check one box:	Chapter 11 Debtors		
☑ Full Filing Fee attached.		Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).  Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).			
Filing Fee to be paid in installments (applicable to indivising signed application for the court's consideration certifying unable to pay fee except in installments. Rule 1006(b).	that the debtor is	Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment)			
Filing Fee waiver requested (applicable to chapter 7 indivattach signed application for the court's consideration. So		on 4/01/16 and	every three years thereafter).		
		Acceptances of	e boxes: filed with this petition. The plan were solicited prepetition from one or more classes accordance with 11 U.S.C. § 1126(b).		
Statistical/Administrative Information			THIS SPACE IS FOR		
Debtor estimates that funds will be available for distribution to unsecured creditors.  Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					
Estimated Number of Creditors		]	FILED  50,001- 100,000		
Estimated Assets	to \$50 to	50,000,001 \$100,000 \$100 to \$500 illion million	CLERK U.S. TANKUUPTCY COURT  COURT OF CALIFORNIA  COURT OF CALIFORNIA  COURT OF CALIFORNIA  Debuty Clerk  TO \$1 billion \$1 billion		
Estimated Liabilities  So to \$50,001 to \$100,000 to \$1 to \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10 \$10	to \$50 to	[]	,001 \$500,000,001 More than to \$1 billion		

Voluntary Pet	nc 1 (04/13) 14-bk-32855-SK Doc 1 Filed 12 intion Main Document	/10/14 Entered 12/10/14 1 Narpage 276 54	6:26:38 Desc Page 2
Location	All Prior Bankruptcy Cases Filed Within Last 8		eet.)
Where Filed:	LOS ANGELES	Case Number: 2:14 BK 13593 RN	Date Filed: 02/26/2014
Location Where Filed:	LOS ANGELES	Case Number: 2:13 BK 13353 VZ	Date Filed: 02/23/2013
Name of Debto	Pending Bankruptcy Case Filed by any Spouse, Partner, or Af	Miliate of this Debtor (If more than one, attack Case Number:	h additional sheet.)
District:			Date Filed:
District.		Relationship:	Judge:
10Q) with the	Exhibit A  ted if debtor is required to file periodic reports (e.g., forms 10K and Securities and Exchange Commission pursuant to Section 13 or 15(d) s Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhib  (To be completed if det  whose debts are primari  I, the attorney for the petitioner named in the	otor is an individual ily consumer debts.)  The foregoing petition, declare that I have
Exhibit A	A is attached and made a part of this petition.	informed the petitioner that [he or she] may of title 11, United States Code, and have es such chapter. I further certify that I have de by 11 U.S.C. 342(6).  X Signature of Attorney for Debtor(s)	proceed under chapter 7, 11, 12, or 13 xplained the relief available under each
	Exhib	oit C	
	r own or have possession of any property that poses or is alleged to pose	a threat of imminent and identifiable harm to p	public health or safety?
Yes, and	Exhibit C is attached and made a part of this petition.		
☑ No.			
If this is a joint	petition:  O, also completed and signed by the joint debtor, is attached and made a p	part of this petition.	
	Information Regarding	the Debtor - Venue	
Ø	(Check any app Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day	licable box.) of business, or principal assets in this Distric	t for 180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general partr	ner, or partnership pending in this District.	
	Debtor is a debtor in a foreign proceeding and has its principal place no principal place of business or assets in the United States but is a District, or the interests of the parties will be served in regard to the re	defendant in an action or proceeding lin a fe	States in this District, or has ederal or state court] in this
	Certification by a Debtor Who Resides (Check all applic	as a Tenant of Residential Property	
	Landlord has a judgment against the debtor for possession of debto	,	following.)
		(Name of landlord that obtained judgment)	
		(Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are centire monetary default that gave rise to the judgment for possession	rircumstances under which the debtor would be on, after the judgment for possession was enter	e permitted to cure the ed, and
	Debtor has included with this petition the deposit with the court of of the petition.	any rent that would become due during the 30	-day period after the filing
	Debtor certifies that he/she has served the Landlord with this certifies	ication. (11 U.S.C. § 362(1)).	

to the appropriate official form for each person.

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

# STATEMENT OF RELATED CASES INFORMATION REQUIRED BY LBR 1015-2 UNITED STATES BANKRUPTCY COURT, CENTRAL DISTRICT OF CALIFORNIA

1.	A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, his/her spouse, his or her current or former domestic partner, an affiliate of the debtor, any copartnership or joint venture of which debtor is or formerly was a general or limited partner, or member, or any corporation of which the debtor is a director, officer, or person in control, as follows: (Set forth the complete number and title of each such of prior proceeding, date filed, nature thereof, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)  2:14 BK 13593 RN LOS ANGELES DISCHARGED 6/16/2014  2:13 BK 13353 VZ LOS ANGELES DISMISSED
2.	(If petitioner is a partnership or joint venture) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor or an affiliate of the debtor, or a general partner in the debtor, a relative of the general partner, general partner of, or person in control of the debtor, partnership in which the debtor is a general partner, general partner of the debtor, or person in control of the debtor as follows: (Set forth the complete number and title of each such prior proceeding, date filed, nature of the proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending and, if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)  NONE
3.	(If petitioner is a corporation) A petition under the Bankruptcy Act of 1898 or the Bankruptcy Reform Act of 1978 has previously been filed by or against the debtor, or any of its affiliates or subsidiaries, a director of the debtor, an officer of the debtor, a person in control of the debtor, a partnership in which the debtor is general partner, a general partner of the debtor, a relative of the general partner, director, officer, or person in control of the debtor, or any persons, firms or corporations owning 20% or more of its voting stock as follows: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)  NONE
4.	(If petitioner is an individual) A petition under the Bankruptcy Reform Act of 1978, including amendments thereof, has been filed by or against the debtor within the last 180 days: (Set forth the complete number and title of each such prior proceeding, date filed, nature of proceeding, the Bankruptcy Judge and court to whom assigned, whether still pending, and if not, the disposition thereof. If none, so indicate. Also, list any real property included in Schedule A that was filed with any such prior proceeding(s).)  NONE
i de	eclare, under penalty of perjury, that the foregoing is true and correct.
Ex	ecuted at HUNTINGTON PARK, California
Da	te: 11/24/2014
	•••

Signature of Joint Debtor

B 201 - Notice of Available Chapters (Rev. 06/14) Mai	in Document Page 5 of 54
Name: SPEROS P. MAINIATES 107782	
Address: 2863 E. FLORENCE AVE	
HUNTINGTON PARK CA 90255	
Telephone: <u>323-584-1072</u> Fax	x: <u>323-584-1082</u>
✓ Attorney for Debtor	
☐ Debtor in Pro Per	
LINITED ST	TATES BANKRUPTCY COURT
<del>-</del>	L DISTRICT OF CALIFORNIA
<del>-</del>	L DISTRICT OF CALIFORNIA
CENTRA  List all names including trade names, us	L DISTRICT OF CALIFORNIA
List all names including trade names, us Debtor(s) within last 8 years:	L DISTRICT OF CALIFORNIA

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

B 201 - Notice of Available Chapters (Rev. 06/14) Main Document

Page 6 of 54

USBC, Central District of California

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

- Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Case 2:14-bk-32855-SK Doc 1 Filed 12/10/14 Entered 12/10/14 16:26:38 Desc

B 201 - Notice of Available Chapters (Rev. 06/14) Main Document

Page 7 of 54

USBC, Central District of California

# Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the this notice required by § 342(b) of the Bankruptcy Code.	debtor's petition, hereby certify that I delivered to the debtor
Printed name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy petition
	Address: preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy
X	petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.	
Certificate of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and rea	d this notice.
ENIO ANTONIO CASTELLANOS	Euro 1 1/24/2014
Printed Name(s) of Debtor(s)	Signature of Debtor Date
Case No. (if known)	XSignature of Joint Debtor (if any) Date

B 6 Summary (Official Form 6 - Summary) (12/13)

Main Document Page 8 of 54

# UNITED STATES BANKRUPTCY COURT

Central District of California

In re	CASTELLANOS	,	Case No.
-	Debtor		Chapter 13

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 215,000.00		
B - Personal Property	YES	3	\$ 5,805.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 294,259.94	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	1		\$ 0.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 3,300.00
J - Current Expenditures of Individual Debtors(s)	YES	3			\$ 3,300.00
т	OTAL	13	\$ 220,805.00	\$ 294,259.94	

B 6 Summary (Official Form 6 - Summary) (12/13)

# UNITED STATES BANKRUPTCY COURT

		_ Central D	istrict of California	
In re	CASTELLANOS		Case No	
	Debtor		Chapter 13	
			Chapter	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

□ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	:
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

#### State the following:

Average Income (from Schedule I, Line 12)	\$ 3,300.00
Average Expenses (from Schedule J, Line 22)	\$ 3,300.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 0.00

### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 72,259.94
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 0.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 79,259.94

B 1D (Official Form 1, Exhibit D) (12/09)

## UNITED STATES BANKRUPTCY COURT

Central District of California

In re CASTELLANOS	Case No.
Debtor	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/09) - Cont.

Page 2

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

FILED ON SEPTEMBER 30, 2014 WITH GREENPATH, INC. 01401-CAC- CC- 024276037

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.

I certify under penalty of perjury that the information provided above is true and correct.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit

Signature of Debtor: Euro Od

Date: 11/24/2014

counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

	Case 2:14-bk-32855-SI
FORM B6A (	Official Form 6A) (12/07)

Doc 1 Filed 12/10/14 Entered 12/10/14 16:26:38 Des Main Document Page 12 of 54

In re CASTELLANOS, ENIO ANTONIO	, Case No
Debtor(s)	(if known)

### SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	/ HusbandH	Current Value of Debtor's Interest, in Property Without Deducting any	Amount of Secured Claim
		WifeW JointJ CommunityC	Secured Claim or	
REAL PROPERTY	Fee Simple	c	\$ 215,000.00	\$ 0.00
				į

No continuation sheets attached

TOTAL

(Report also on Summary of Schedules.)

215,000.00

Case 2:14-bk B6B (Official Form 6B) (12/07)	-32855-SK
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# Doc 1 Filed 12/10/14 Entered 12/10/14 16:26:38 Des Main Document Page 13 of 54

nre CASTELLANOS, ENIO ANTONIO	Case No.	
Debtor(s)		(if known)

# **SCHEDULE B-PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	Description and Location of Property	HusbandH WifeW JointJ	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or
1. Cash on hand.		CommunityC	Exemption
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unlons, brokerage houses, or cooperatives.	CHECKING WITH BANK OF AMERICA Location: In debtor's possession	c	\$ 3,000.00
Security deposits with public utilities, telephone companies, landlords, and others.			
<ol> <li>Household goods and furnishings, including audio, video, and computer equipment.</li> </ol>	MISC. HOUSEHOLD GOODS/FURNITURING Location: In debtor's possession	c	\$ 130.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
6. Wearing apparel.	NISC. APPAREL cocation: In debtor's possession	C	\$ 75.00
7. Furs and jeweiry.			
Firearms and sports, photographic, and other hobby equipment.			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.			
Annuities. Itemize and name each issuer.			
1. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)			
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.			

Case 2:14-bk-32855-SK Doc 1 Filed 12/10/14 Entered 12/10/14 16:26:38 Desc Main Document Page 14 of 54

THE CONTRACTOR OF THE PROPERTY	ln	re	CASTELLANOS,	ENIO	ANTONI
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1 )_	hta	riel
	w	11.51

Case No.	

(if known)

### **SCHEDULE B-PERSONAL PROPERTY**

	- 7	(Continuation Sheet)			
Type of Property	•				Current Value of Debtor's Interest,
	r		Husband Wife Joint	-W -J	in Property Without Deducting any Secured Claim or Exemption
Stock and interests in incorporated and unincorporated businesses. Itemize.	X			_	
14. Interests in partnerships or joint ventures. Itemize.	X	:			
Sovernment and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	X				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x				
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
Contingent and non-contingent interests     In estate of a decedent, death benefit     plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X			į	
Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
<ol> <li>Automobiles, trucks, trailers and other vehicles and accessories.</li> </ol>		1986 TOYOTA P/U	c	7	\$ 800.00
	] 	Location: In debtor's possession			
		1998 TOYOTA COROLLA	6	,	\$ 1,200.00
		Location: In debtor's possession			\$ 1,200.00
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	x				

Case	2:14-bk-32855-Sk
B6B (Official Form 6B)	(12/07)

Doc 1 Filed 12/10/14 Entered 12/10/14 16:26:38 Desc Main Document Page 15 of 54

n re <i>CASTELLANOS</i> ,	ENIO ANTONIO	Case No.	
	Debtor(s)		(if known)

### **SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

	$\overline{}$	T		
Type of Property	N			Current Value of Debtor's Interest,
	0		Husband WifeV	H in Property Without
	n e		Joint	J Secured Claim or
28. Office equipment, furnishings, and supplies.	X		CommunityC	3
29. Machinery, fixtures, equipment and supplies used in business.		CONSTRUCTION EQUIPMENT Location: In debtor's possession		c \$ 600.00
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed, Itemize.	x			
			:	
			!	
				į
Page <u>3</u> of <u>3</u>			Total 🛨	\$ 5,805.00

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In re	CASTELLANOS

Doc 1 Filed 12/10/14
Main Document Pag

0/14 Entered 12/10/14 16:26:38 Page 16 of 54 Case No.

Desc

Debi

Debtor

(If known)

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

☐ 11 U.S.C. § 522(b)(2)
☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$155,675.\*

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
CHECKING ACCT. WITH BANK OF AMERICA	CALIF CCP 703.140(B) (5)	\$3,000.00	\$3,000.00
MISC. HOUSEHOLD GOODS/FURNITURING	CALIF CCP 703.140(B) (3)	\$130.00	\$130.00
MISC. APPAREL	CALIF CCP 703.140(B) (3)	\$75.00	\$75.00
1986 TOYOTA P/U	CALIF CCP 703.140(B) (2)	\$800.00	\$800.00
1998 TOYOTA COROLLA	CALIF CCP 703.140(B) (2)	\$1,200.00	\$1,200.00
CONSTRUCTION EQUIPMENT	CALIF CCP 703.140(B) (6)	\$600.00	\$600.00

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 2:14-bk-32855-SK Doc 1 Filed 12/10/14 Entered 12/10/14 16:26:38 Des Main Document Page 17 of 54

B6D (Official Form 6D) (12/07)

In re CASTELLANOS, ENIO ANTONIO	_, Case No.
Debtor(s)	
Deproi(s)	(if know

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D. Creditor's Name and Date Claim was Incurred, Nature **Amount of Claim** Unsecured **Mailing Address** of Lien, and Description and Market Without Contingent Unliquidated Portion, If Any Including ZIP Code and Value of Property Subject to Lien **Deducting Value Account Number** Disputed (See Instructions Above.) H--Husband of Collateral W--Wife J--Joint C--Community Account No: 9492 C 11/2005 X \$ 294,259.94 \$ 79,259.94 Creditor # : 1 Mortgage NATIONSTAR MORTGAGE 350 HIGHLAND DRIVE *Lewisville TX 75067* Value: \$ 215,000.00 Account No: Value: Account No: Value: No continuation sheets attached

Subtotal \$

(Total of this page Total \$

(Use only on last page)

\$ 294,259.94

\$ 294,259.94

(Report also on Summary of

Schedules.)

\$ 79,259.94

\$ 79,259.94

(If applicable, report also on

Statistical Summary of Certain Liabilities and Related Data) Case 2:14-bk-32855-SK Doc 1 Filed 12/10/14 Entered 12/10/14 16:26:38 Desc Main Document Page 18 of 54

B6F (Official Form 6F) (12/07)

In re	re CASTELLANOS,	ENIO	ENIO ANTONIO	Case No.	
			Debtor(s)		(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	IJ、	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband -Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:							
Account No:				-	_	_	
						:	
		ļ					
Account No:							
Account No:							
No continuation sheets attached				L_	L_	L	
110 CONTRIBUTION STREETS ALLACHED			\$	ubt	otal Fota		\$ 0.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

\$ 0.00

Case 2:14-bk-32855-SK

Doc 1 Filed 12/10/14 Entered 12/10/14 16:26:38 Main Document Page 19 of 54

B6E (Official Form 6E)	(04/1	3)
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In re CASTELLANOS ,	Case No
Debtor	(if known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

# Case 2:14-bk-32855-SK Doc 1 Filed 12/10/14 Entered 12/10/14 16:26:38 Desc Main Document Page 20 of 54

B6E (Official Form 6E) (04/13) - Cont.

In re_	CASTELLANOS	, Case No
	Debtor	(if known)
☐ Certa	in farmers and fishermen	
Claims	of certain farmers and fishermen, up to \$6,150	0* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Depos	sits by individuals	
	of individuals up to \$2,775* for deposits for the delivered or provided. 11 U.S.C. § 507(a)(7).	the purchase, lease, or rental of property or services for personal, family, or household use, that
☐ Taxes	and Certain Other Debts Owed to Govern	nmental Units
		I, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
raxes, c	ustoms duties, and penalties owing to rederan	i, state, and local governmental dims as set total in 11 0.5.c. § 507(a)(6).
☐ Comr	nitments to Maintain the Capital of an Inst	ured Depository Institution
Claims of the Fed (a)(9).	pased on commitments to the FDIC, RTC, Dideral Reserve System, or their predecessors or	rector of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors r successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507
☐ Clain	ns for Death or Personal Injury While Debt	tor Was Intoxicated
	for death or personal injury resulting from the nother substance. 11 U.S.C. § 507(a)(10).	e operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a
* Amount adjustmer		every three years thereafter with respect to cases commenced on or after the date of

continuation sheets attached

36E (O	fficial Gase, 2414-bkm32855-SK	Doc 1	Filed 12/	10/14	Entered 12/10/14 16:26:38	Desc
n re	CASTELLANOS	Main D	ocument	Page Case No	e 21 of 54 o	
	Debtor				(if known)	

Debtor

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

						,	<del></del>		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.							1		
Account No.									
Account No.	-								
				:					
Account No.									
					i e				
Sheet no of continuation sheets attache Creditors Holding Priority Claims	ed to So	hedule of	(1)	Γotals c	Subtota of this p		\$	\$	
			Total>  (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)		tal≯ I	\$			
			Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain				\$	\$	

_	Debtor					(if know	n)	
In re	CASTELLANOS	Main D	ocument	Page	22 of 54 Case No			
B 6F (C	fficial F@ase(12014-bk-32855-SK					10/14 16:26:38	Desc	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME. DATE CLAIM WAS AMOUNT OF JNLIQUIDATED CONTINGENT CODEBTOR **MAILING ADDRESS INCURRED AND CLAIM** DISPUTED INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. ACCOUNT NO. ACCOUNT NO. ACCOUNT NO. Subtotal➤ continuation sheets attached \$ Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

	Case 2:14-bk-32855-SK
B6G	Official Form 6G) (12/07)

Doc 1 Filed 12/10/14 Entered 12/10/14 16:26:38 Des Main Document Page 23 of 54

In re <u>CASTELLANO</u>	S, ENIO ANTONIO	/ Debtor	Case No	(if known)
				(if known)

# SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

 $oxed{\boxtimes}$  Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

Case 2:14-bk-32855-S	K
B6H (Official Form 6H) (12/07)	

Doc 1 Filed 12/10/14 Entered 12/10/14 16:26:38 Desc Main Document Page 24 of 54

In re <u>CASTELLANOS</u> ,	ENIO ANTONIO	 
		(if known)

### **SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

Fill in this in	nformation to identify	your case:				
5.11	ENIO AI	NTONIO CAS	STELLANOS			
Debtor 1	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	) First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Central District of Calif	fornia			
Case number					Check if th	is is:
(If known)						ended filing
						lement showing post-petition r 13 income as of the following date:
Official I	Form B 6I				MM / DD	/YYYY
		Incomo				12/13
		ır Income				r 2), both are equally responsible for
If are as	national and value end	use is not filing with yo e top of any additional	u, do not include inte	ormatio	n about vour spol	ou, include information about your spouse use. If more space is needed, attach a nown). Answer every question.
1. Fill in you informati	ur employment on.		Debtor 1			Debtor 2 or non-filing spouse
attach a s	ve more than one job, separate page with on about additional s.	Employment status	Employed Not employ	ed		Employed  Not employed
	art-time, seasonal, or oyed work.	O	Handyman/	Constr	ruction	
	on may Include student naker, if it applies.	Occupation				
		Employer's name	SELF EMPL	OYEL	)	
		Employer's address	1204 E. Pin Number Street	e St.		Number Street
			Compton	Ca		City State ZIP Code
		How long employed	•	. State	Zir Gode	
Part 2:	Give Details Abou	ıt Monthly Income				
			form If you have noth	ing to re	enort for any line w	rite \$0 in the space. Include your non-filing
spouse u	inless you are separate	d.	oloyer, combine the inf			for that person on the lines
Delow. II	you need more space,	attach a separate sheet	to and form.	_	For Debtor 1	For Debtor 2 or non-filing spouse
2. List mo deduction	onthly gross wages, sa ons). If not paid monthly	alary, and commissions y, calculate what the mo	s (before all payroll onthly wage would be.	2.	\$_3,300.00	\$
3. Estimat	te and list monthly ov	ertime pay.		3.	+\$	+ \$
4 Calcula	nte aross income. Add	line 2 + line 3		4.	\$ 3,300.00	<b>s</b>

Doc 1 Filed 12/10/14 Entered 12/10/14 16:26:38 Case 2:14-bk-32855-SK Mains Dogwonent Page 26 of 54 (if known) **ANTONIO** Debtor 1 Middle Name For Debtor 1 For Debtor 2 or non-filing spouse \$ 3,300.00 Copy line 4 here ...... → 4. 5. List all payroli deductions: 5a. Tax, Medicare, and Social Security deductions 5a. 5b. 5b. Mandatory contributions for retirement plans 5c 5c. Voluntary contributions for retirement plans 5d. Required repayments of retirement fund loans 5d. 5e. 5e. Insurance 5f. 5f. Domestic support obligations 5g. 5q. Union dues 5h. 5h. Other deductions. Specify: 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. 6. 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8b. 8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. 8d. 8d. Unemployment compensation 8e. Social Security 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8f. Specify: 8g. 8g. Pension or retirement income 8h. 8h. Other monthly income. Specify: 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 10. Calculate monthly income. Add line 7 + line 9. 3,300.00 3,300.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$ Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 3,300.00 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined

monthly income

13. Do you expect an increase or decrease within the year after you file this form? V No.

Yes. Explain:

Case 2:14-bk-32855-SK Doc 1 Filed 12/10/14 Entered 12/10/14 16:26:38 Page 27 of 54 Main Document Fill in this information to identify your case: **CASTELLANOS ANTONIO ENIO** Check if this is: Debtor 1 First Name An amended filing Debtor 2 Last Name (Spouse, if filing) First Name A supplement showing post-petition chapter 13 Central District of California expenses as of the following date: United States Bankruptcy Court for the: MM / DD / YYYY Case number (If known) A separate filing for Debtor 2 because Debtor 2 maintains a separate household Official Form B 6J Schedule J: Your Expenses 12/13 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. **Describe Your Household** Part 1: 1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? **V** No Yes. Debtor 2 must file a separate Schedule J. 2. Do you have dependents? Does dependent live Dependent's relationship to Dependent's Debtor 1 or Debtor 2 age with you? Do not list Debtor 1 and Yes. Fill out this information for each dependent..... Debtor 2. No Do not state the dependents' Yes names. No Yes Nο No Yes Νo Yes Do your expenses include ✓ No expenses of people other than Yes yourself and your dependents? **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value Your expenses of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and 1,235.00 4. any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4a. 4b. Property, homeowner's, or renter's insurance 4b. 4c. Home maintenance, repair, and upkeep expenses 4c.

4d.

Homeowner's association or condominium dues

Doc 1 Filed 12/10/14 Entered 12/10/14 16:26:38 Case 2:14-bk-32855-SK

Main Document

Last Name

Page 28 of 54 Case number (if known)\_

Debtor 1

ANTONIO

First Name

**CASTELLANOS** 

Your expenses 5. Additional mortgage payments for your residence, such as home equity loans **Utilities:** 160.00 6a Electricity, heat, natural gas 120.00 6b Water, sewer, garbage collection 150.00 6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify: 6d 450.00 7. 7. Food and housekeeping supplies 8. Childcare and children's education costs 65.00 Clothing, laundry, and dry cleaning 30.99 10 Personal care products and services 11. Medical and dental expenses Transportation. Include gas, maintenance, bus or train fare. 300.00 12. Do not include car payments. Entertainment, clubs, recreation, newspapers, magazines, and books 13. 50.00 14. Charitable contributions and religious donations Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a 15a. Life insurance 15b. 15b. Health insurance 43.00 15c. 15c. Vehicle insurance 15d 15d. Other insurance. Specify:\_ Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. 16. Installment or lease payments: 17a 17a. Car payments for Vehicle 1 17b 17b. Car payments for Vehicle 2 17c. 17c. Other. Specify:\_ 17d 17d. Other. Specify:\_ Your payments of alimony, maintenance, and support that you did not report as deducted 18. from your pay on line 5, Schedule I, Your Income (Official Form B 61). Other payments you make to support others who do not live with you. Specify: CHILDREN RESIDING GUATEMALA/NO ORDER 100.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. 20a. Mortgages on other property 20b. 20b. Real estate taxes 20c. 20c. Property, homeowner's, or renter's insurance 20d. 20d. Maintenance, repair, and upkeep expenses 20e. 20e. Homeowner's association or condominium dues

Case 2:14-bk-32855-SK Doc 1 Filed 12/10/14 Entered 12/10/14 16:26:38 Page 29 of 54 Main Document ANTONIO **CASTELLANOS ENIO** Case number (if known)\_ Debtor 1 First Name Other. Specify: \_ Your monthly expenses. Add lines 4 through 21. 2,703.99 22. The result is your monthly expenses. 23. Calculate your monthly net income. 3,300.00 23a. 23a. Copy line 12 (your combined monthly income) from Schedule I. 2,703.99 Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. 596.01 The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? V No. Explain here:

Page 3Ω of 54

Debtor

(if known)

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

•	
Date 11/24/2014	Signature: Signature: Debtor
Date	Signature:(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATUR	RE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notices and in	cy petition preparer as defined in 11 U.S.C. § 110; (2)1 prepared this document for compensation and have provided information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been um fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum or accepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any,	Social Security No.
of Bankruptcy Petition Preparer	(Required by 11 U.S.C. § 110.)
lf the bankruptcy petition preparer is not an individual, state who signs this document.	the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address	
X Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals	who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
	itional signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provis 18 U.S.C. § 156.	sions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENA	LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the [th partnership ] of the read the foregoing summary and schedules, consisting o knowledge, information, and belief.	the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets ( <i>Total shown on summary page plus I</i> ), and that they are true and correct to the best of my
Date	Signature:
	Drint or type name of individual signing on behalf of debtor 1
	[Print or type name of individual signing on behalf of debtor.]

Case 2:14-bk-32855-SK Doc 1 Filed 12/10/14 Entered 12/10/14 16:26:38 Desc Main Document Page 31 of 54

B7 (Official Form 7) (04/13)

### UNITED STATES BANKRUPTCY COURT

Central District of California

In re: CASTELLANOS,	Case No.
Debtor	(if known)

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

None

**SOURCE** 

\$4000.00 2014 JANUARY - FEBRUARY 25 2014 \$17,200.00 8/2014 TO PRESENT. 2013 \$18,000.00 2012 17,844.00

Page 32 of 54 Main Document

B7 (Official Form 7) (04/13)

2

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

**SOURCE** 

### Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF

**AMOUNT** 

**AMOUNT** 

**PAYMENTS** 

**PAID** 

STILL OWING

abla

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ **TRANSFERS**  **AMOUNT** PAID OR VALUE OF

**AMOUNT** STILL **OWING** 

TRANSFERS

Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Main Document

Page 33 of 54

B7 (Official Form 7) (04/13)

 $\square$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT **AMOUNT** PAID

**AMOUNT** STILL OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF **PROCEEDING**  COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF **SEIZURE**  DESCRIPTION AND VALUE OF PROPERTY

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY 3

Main Document

Page 34 of 54

B7 (Official Form 7) (04/13)

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

NAME AND ADDRESS

OF ASSIGNEE

DATE OF

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

NAME AND LOCATION

DATE OF ORDER

DESCRIPTION AND VALUE

OF CUSTODIAN

OF COURT CASE TITLE & NUMBER

**Of PROPERTY** 

### 7. Gifts

 $\square$ 

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR,

IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None  $\square$ 

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF **PROPERTY** 

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART

BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS 4

Desc

Doc 1 Filed 12/10/14 Entered 12/10/14 16:26:38 Main Document Page 35 of 54

B7 (Official Form 7) (04/13)

(04/13)

### 9. Payments related to debt counseling or bankruptcy

within one year immed

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Law Offices of Speros Maniates 2863 E. Florence, Huntington Park 2014

\$3,500.00

5

#### 10. Other transfers

V

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

**DEVICE** 

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

Page 36 of 54 Main Document

B7 (Official Form 7) (04/13)

6

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF

**CONTENTS** 

DATE OF TRANSFER OR SURRENDER,

IF ANY

### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

**AMOUNT** OF SETOFF

#### 14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

**DESCRIPTION AND** VALUE OF PROPERTY LOCATION OF PROPERTY

### 15. Prior address of debtor

None 

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 

NAME USED

DATES OF OCCUPANCY

7

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight** years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF

ENVIRONMENTAL

NOTICE LAW

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

**ENVIRONMENTAL** 

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

8

other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

**NAME** 

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

9

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

**ADDRESS** 

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

# 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

Case 2:14-bk-32855-SK Doc 1 Filed 12/10/14 Entered 12/10/14 16:26:38 Desc Main Document Page 40 of 54

B7 (Official Form 7) (04/13)

10

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

**NAME** 

**ADDRESS** 

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

## 25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

11

• • • •	oleted by an individual or indiv		d. Compains attachment of financial officire
I declare and any	e under penalty of perjury that attachments thereto and that the	I have read the answers contained in hey are true and correct.	n the foregoing statement of financial affairs
Date	11/24/2014	Signature of Debtor	Enwo art
Date		Signature of Joint Debtor (if any)	
	leted on behalf of a partnership or c		g statement of financial affairs and any attachments
I declare thereto a	under penalty of perjury that I have nd that they are true and correct to the	he best of my knowledge, information and	belief.
Date		Signature	
		Print Name and Title	
	[An individual signing on behalf of	a partnership or corporation must indicate	position or relationship to debtor.]
	[An individual signing on behalf of	a partnership or corporation must indicatecontinuation sheets attached	position or relationship to debtor.]
Pend			
	alty for making a false statement: Fine	continuation sheets attached  of up to \$500,000 or imprisonment for up to 5	
DECLA I declare under pe mpensation and 1 d 342(b); and, (3) nkruptcy petition	RATION AND SIGNATURE OF enalty of perjury that: (1) I am a ban have provided the debtor with a copy of the page of midelines have been provided.	continuation sheets attached  of up to \$500,000 or imprisonment for up to 5  NON-ATTORNEY BANKRUPTCY PE  akruptcy petition preparer as defined in 11 by of this document and the notices and informuleated pursuant to 11 U.S.C. \$ 110(h) s	years, or both. 18 U.S.C. §§ 152 and 3571
DECLA I declare under possible of the properties	RATION AND SIGNATURE OF enalty of perjury that: (1) I am a ban have provided the debtor with a copy of rules or guidelines have been propreparers, I have given the debtor notor, as required by that section.	continuation sheets attached  of up to \$500,000 or imprisonment for up to 5  NON-ATTORNEY BANKRUPTCY PETAkruptcy petition preparer as defined in 11 by of this document and the notices and informulgated pursuant to 11 U.S.C. § 110(h) sortice of the maximum amount before preparents.	years, or both. 18 U.S.C. §§ 152 and 3571  FITION PREPARER (See 11 U.S.C. § 110)  U.S.C. § 110; (2) I prepared this document for rmation required under 11 U.S.C. §§ 110(b), 110(h), setting a maximum fee for services chargeable by
DECLA I declare under permpensation and 1 d 342(b); and, (3) inkruptcy petition by fee from the delayer.  Printed or Typed the bankruptcy petition in the delayer.	RATION AND SIGNATURE OF enalty of perjury that: (1) I am a ban have provided the debtor with a copy of rules or guidelines have been propreparers, I have given the debtor neotor, as required by that section.  Name and Title, if any, of Bankrupto	continuation sheets attached  of up to \$500,000 or imprisonment for up to 5  NON-ATTORNEY BANKRUPTCY PETAkruptcy petition preparer as defined in 11 by of this document and the notices and infoomulgated pursuant to 11 U.S.C. § 110(h) so tice of the maximum amount before preparery Petition Preparer Social-Security state the name, title (if any), address, and	years, or both. 18 U.S.C. §§ 152 and 3571  FITION PREPARER (See 11 U.S.C. § 110)  U.S.C. § 110; (2) I prepared this document for rmation required under 11 U.S.C. §§ 110(b), 110(h), setting a maximum fee for services chargeable by ring any document for filing for a debtor or accepting
DECLA I declare under permpensation and I d 342(b); and, (3) mkruptcy petition y fee from the del Printed or Typed	RATION AND SIGNATURE OF enalty of perjury that: (1) I am a ban have provided the debtor with a copy of frules or guidelines have been propreparers, I have given the debtor neotor, as required by that section.  Name and Title, if any, of Bankrupto the propagation of the property of the	continuation sheets attached  of up to \$500,000 or imprisonment for up to 5  NON-ATTORNEY BANKRUPTCY PETAkruptcy petition preparer as defined in 11 by of this document and the notices and infoomulgated pursuant to 11 U.S.C. § 110(h) so tice of the maximum amount before preparery Petition Preparer Social-Security state the name, title (if any), address, and	years, or both. 18 U.S.C. §§ 152 and 3571  FITION PREPARER (See 11 U.S.C. § 110)  U.S.C. § 110; (2) I prepared this document for rmation required under 11 U.S.C. §§ 110(b), 110(h), setting a maximum fee for services chargeable by uring any document for filing for a debtor or accepting fitty No. (Required by 11 U.S.C. § 110.)

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

Form B203 - Disclosure of Compensation of Attorney for Main Dogument Page 42 of 54 1998 USBC, Central District of California

	UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA					
In	re CASTELLANOS, ENIO ANTONIO	Case No.:				
		DISCLOSURE OF COM OF ATTORNEY FOI	Į.			
	Debtor.					
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I cer and that compensation paid to me within one year before the filing for services rendered or to be rendered on behalf of the debtor(s) case is as follow:	of the petition in bankruptcy, or agr n contemplation of or in connection	eed to be paid to me, n with the bankruptcy			
	For legal services, I have agreed to accept		\$ <u>3500.00</u>			
	Prior to the filing of this statement I have received		\$ <u>3500.00</u>			
	Balance Due		\$ <u>0</u>			
2.	The source of the compensation paid to me was:					
	☑ Debtor ☐ Other (specify)					

- 3. The source of compensation to be paid to me is:
  - ☐ Debtor ☐ Other (specify)
- 4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
  - ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
- 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
  - a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
  - e. [Other provisions as needed].

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services

# **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

11/24/2014

Date

Signature of Attorney

SPEROS P. MANIATES 107782

Name of Law Firm

Main Document Page 44 of 54

February 2006		2006 USBC Central District of Californi
	UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA	
In re CASTELLANOS		CHAPTER: 13
	Debtor(s).	CASE NO.:

# **DEBTOR'S CERTIFICATION OF EMPLOYMENT INCOME** PURSUANT TO 11 U.S.C. § 521(a)(1)(B)(iv)

Please fill out the following blank(s) and check the box next to <u>one</u> of the following statements:						
I, ENIC	O ANTONIO CASTELLANOS (Print Name of Debtor)	, the de	ebtor in this case, declare under penalty			
of perj	ury under the laws of the United States of Ame	erica that:				
	I have attached to this certificate copies of my pay stubs, pay advices and/or other proof of employment income for the 60-day period prior to the date of the filing of my bankruptcy petition.  (NOTE: the filer is responsible for blacking out the Social Security number on pay stubs prior to filing them.)					
X	I was self-employed for the entire 60-day per no payment from any other employer.	iod prior to the date	e of the filing of my bankruptcy petition, and received			
	I was unemployed for the entire 60-day perio	d prior to the date	of the filing of my bankruptcy petition.			
ι,	(Print Name of Joint Debtor, if any)	, the de	ebtor in this case, declare under penalty of			
perjur	y under the laws of the United States of Ameri	ica that:				
	the 60-day period prior to the date of the filing	g of my bankruptcy	dvices and/or other proof of employment income for petition.  rity number on pay stubs prior to filing them.)			
	I was self-employed for the entire 60-day per no payment from any other employer.	riod prior to the dat	e of the filing of my bankruptcy petition, and received			
	I was unemployed for the entire 60-day period					
Date	11/24/2014	Signature _	Enis Ordination Debtor			
Date		Signature _	Joint Debtor (if any)			

Case 2:14-bk-32855-SK Doc 1

Doc 1 Filed 12/10/14 Entered 12/10/14 16:26:38 Main Document Page 45 of 54

In re		
	Debtor(s)	
Case Number: _		
<u>-</u>	(If known)	

B 22C (Official Form 22C) (Chapter 13) (04/13)

According to the calculations required by this statement:	
The applicable commitment period is 3 years.	
The applicable commitment period is 5 years.	
Disposable income is determined under § 1325(b)(3).	
Disposable income is not determined under § 1325(b)(3).	
(Check the boxes as directed in Lines 17 and 23 of this statement	.)

# CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME								
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.  a. ✓ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.  b. ☐ Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.							
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.  Column B  Spouse's  Income							
2	Gross	wages, salary, tips, bonuses, overtime, commis	sions.		\$	\$		
<b>3</b>	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.							
	a.	Gross receipts	\$	3300.00				
	b.	Ordinary and necessary business expenses	\$					
	c.	Business income	Subtract Line b from	Line a	\$ 3300.00	\$		
(4) (1) (4)	in the	and other real property income. Subtract Line lappropriate column(s) of Line 4. Do not enter a rart of the operating expenses entered on Line by	number less than zero. 1	Do not include				
4	a.	Gross receipts	\$					
	b.	Ordinary and necessary operating expenses	\$					
	c.	Rent and other real property income	Subtract Line b from	Line a	\$	\$		
5	Intere	st, dividends, and royalties.			\$	\$		
6	Pensio	on and retirement income.			\$	\$		
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.							

Case 2:14-bk-32855-SK Doc 1 Filed 12/10/14 Entered 12/10/14 16:26:38 Desc B 22C (Official Form 22C) (Chapter 13) (04/13) Main Document Page 46 of 54

2

Τ΄	Unamployment compensation. Enter the amount in the appropriate column(s) of Line 8								
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8.  However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:								
		loyment compensation claimed to nefit under the Social Security Act	Debtor \$	Spouse	e \$	\$		\$	
9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or								
	a.		**************************************	\$					
	b.			\$		$\left  \cdot \right _{s}$		\$	
10		I. Add Lines 2 thru 9 in Column A, 9 in Column B. Enter the total(s).	and, if Column B is co	mpleted	d, add Lines 2	\$	3300.00		
11		Column B has been completed, add total. If Column B has not been co							3300.00
		Part II. CALCULATIO	N OF § 1325(b)(4	) CON	MMITMENT	PERI	OD		
12	Enter th	ne amount from Line 11.	<u> </u>		<u> </u>		<u> </u>	\$	3300.00
13	Marital adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.								
	a.				\$				
. 14.0	b.				<u>\$</u>	-			
	C.	d output on Line 12			<b>D</b>	_		\$	
14	<u> </u>	d enter on Line 13.	the regult					\$	3300.00
15	Subtract Line 13 from Line 12 and enter the result.  Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.							39600.00	
16	(This information is available by family size at your used a gay/ust/ or from the clerk of the bankruntsy								
	a. Enter	debtor's state of residence: CA	b. Enter d	ebtor's	household size: _		<u> </u>	\$	49182.00
		tion of § 1325(b)(4). Check the app	•						
17	3 ye	amount on Line 15 is less than the ears" at the top of page 1 of this state	ement and continue wi	th this s	statement.				_
	is 5	amount on Line 15 is not less than years" at the top of page 1 of this st	atement and continue	with thi	s statement.				
	Part II	II. APPLICATION OF § 132	25(b)(3) FOR DE'	ΓERM	IINING DISP	OSAE	BLE INCO	MC	E
18	Enter th	ne amount from Line 11.						\$	3300.00

Case 2:14-bk-32855-SK Doc 1 Filed 12/10/14 Entered 12/10/14 16:26:38 Page 47 of 54 Main Document B 22C (Official Form 22C) (Chapter 13) (04/13) Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. 19 a. \$ b. \$ c. \$ Total and enter on Line 19. Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result. \$ 20 Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 21 \$ and enter the result. \$ 22 Applicable median family income. Enter the amount from Line 16. Application of § 1325(b)(3). Check the applicable box and proceed as directed. The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. 23 The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI. Part IV. CALCULATION OF DEDUCTIONS FROM INCOME Subpart A: Deductions under Standards of the Internal Revenue Service (IRS) National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from 24A the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be

allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.

\$

\$

\$

National Standards: health care. Enter in Line al below the amount from IRS National Standards for Outof-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Outof-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line al by Line bl to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.

Persons under 65 years of age			Persons 65 years of age or older		
al.	Allowance per person	a2	2.	Allowance per person	
b1.	Number of persons	b2	2.	Number of persons	
c1.	Subtotal	c2	2.	Subtotal	

Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.

25A

24B

Page 48 of 54 Main Document B 22C (Official Form 22C) (Chapter 13) (04/13) Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and 25B enter the result in Line 25B. Do not enter an amount less than zero. \$ IRS Housing and Utilities Standards; mortgage/rent expense Average Monthly Payment for any debts secured by your b. \$ home, if any, as stated in Line 47 Subtract Line b from Line a. \$ Net mortgage/rental expense c. Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below: 26 \$ Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. \( \subseteq 0 \) \( \subseteq 1 \) \( \subseteq 2 \) or more. 27A If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of \$ the bankruptcy court.) Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" 27B amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from \$ the clerk of the bankruptcy court.) Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  $\square$  1  $\square$  2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from 28 Line a and enter the result in Line 28. Do not enter an amount less than zero. \$ IRS Transportation Standards, Ownership Costs a. Average Monthly Payment for any debts secured by Vehicle 1, b. as stated in Line 47 \$

Net ownership/lease expense for Vehicle 1

Subtract Line b from Line a.

\$

Page 49 of 54 Main Document B 22C (Official Form 22C) (Chapter 13) (04/13) Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero. 29 IRS Transportation Standards, Ownership Costs b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47 \$ Net ownership/lease expense for Vehicle 2 c. Subtract Line b from Line a. \$ Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all 30 federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. Do not include real estate or sales taxes. \$ Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, 31 and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions. \$ Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for 32 term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole \$ life or for any other form of insurance. Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required 33 to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 49. \$ Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of 34 employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available. \$ Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on 35 childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments. \$ Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed 36 by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39. Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service— 37 such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted. \$ 38 Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37. \$ Subpart B: Additional Living Expense Deductions

Note: Do not include any expenses that you have listed in Lines 24-37

Main Document Page 50 of 54 B 22C (Official Form 22C) (Chapter 13) (04/13) Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. \$ Health Insurance 39 \$ Disability Insurance b. \$ **Health Savings Account** Total and enter on Line 39 If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: \$ Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an 40 elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34. \$ Protection against family violence. Enter the total average reasonably necessary monthly expenses that you 41 actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court. \$ Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. You must provide 42 your case trustee with documentation of your actual expenses, and you must demonstrate that the \$ additional amount claimed is reasonable and necessary. Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$156.25 per child, for attendance at a private or public elementary or secondary 43 school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable \$ and necessary and not already accounted for in the IRS Standards. Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at 44 www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional \$ amount claimed is reasonable and necessary. Charitable contributions. Enter the amount reasonably necessary for you to expend each month on 45 charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income. \$ \$ 46 Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45. **Subpart C: Deductions for Debt Payment** Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47. Name of Creditor Property Securing the Debt Average Does payment 47 Monthly include taxes Payment or insurance? \$ □ yes □ no \$ □ yes □ no b. \$ □ yes □ no Total: Add \$ Lines a, b, and c

Case 2:14-bk-32855-SK Doc 1 Filed 12/10/14 Entered 12/10/14 16:26:38 Desc ial Form 22C) (Chapter 13) (04/13) Main Document Page 51 of 54

B 22C (Official Form 22C) (Chapter 13) (04/13) Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. 48 Name of Creditor Property Securing the Debt 1/60th of the Cure Amount \$ a. \$ b. \$ \$ Total: Add Lines a, b, and c Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such 49 as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33. \$ Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense. \$ Projected average monthly chapter 13 plan payment. Current multiplier for your district as determined under 50 schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Average monthly administrative expense of chapter 13 case Total: Multiply Lines a and b \$ 51 Total Deductions for Debt Payment. Enter the total of Lines 47 through 50. \$ **Subpart D: Total Deductions from Income** 52 Total of all deductions from income. Enter the total of Lines 38, 46, and 51. Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2) 53 **Total current monthly income.** Enter the amount from Line 20. \$ Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable 54 nonbankruptcy law, to the extent reasonably necessary to be expended for such child. \$ Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required 55 repayments of loans from retirement plans, as specified in § 362(b)(19). Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52. 56 \$ Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expenses necessary and reasonable. 57 Nature of special circumstances Amount of expense \$ a. b. \$ \$ c. Total: Add Lines a, b, and c \$

B 22C (O		C) (Chapter 13) (04/13)	Main Document			8 <u>8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 </u>
58					54, 55, 56, and 57 and enter	\$
59	Monthly I	Disposable Income Und	ler § 1325(b)(2). Subtract	Line 58 from Line 53	3 and enter the result.	\$
		Part	VI: ADDITIONAL	EXPENSE CLA	<b>IMS</b>	en de la companya de
	and welfar	e of you and your family der § 707(b)(2)(A)(ii)(I)	y and that you contend sho	ould be an additional onal sources on a sepa	this form, that are required for deduction from your current that the page. All figures should	nonthly
60			Expense Description		Monthly Amount	
	a.				\$	
	b.		-		\$	_
	c.				\$	
			Total: Ad	d Lines a, b, and c	\$	
			Part VII: VER	IFICATION		187
		inder penalty of perjury tors must sign.)	that the information provi		is true and correct. (If this is	a joint case,
61		Date:11/24/	/2014	Signature:	Sind as (Debtor)	

Date: \_

Signature: \_

(Joint Debtor, if any)

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Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address SPEROS P. MANIATES 2863 E. FLORENCE AVE HUNTINGTON PARK CA 90255 323-584-1072 FAX 323-584-1082	FOR COURT USE ONLY
☐ Debtor(s) appearing without attorney ☐ Attorney for Debtor	
	ANKRUPTCY COURT LIFORNIA - LOS ANGELES DIVISION
In re:	CASE NO.:
ENIO ANTONIO CASTELLANOS	CHAPTER: 13
	VERIFICATION OF MASTER MAILING LIST OF CREDITORS [LBR 1007-1(d)]
Debtor(s).	
of perjury that the master mailing list of creditors find sheet(s) is complete, correct, and consistent versponsibility for errors and omissions.	with the Debtor's schedules and I/we assume all
Date:	Eno Oth
Date:	Debtor's signature
	Joint Debtor's signature (if applicable)
Date: 11/24/2014	M
1/215 1/5/2011	

Attorney's signature (if applicable)

Date: \_

CASTELLANOS ENIO ANTONIO 1204 E PINE ST COMPTON CA 90221

SPEROS P MANIATES 2863 FLORENCE AVE HUNTINGTON PARK

NATIONSTAR MORTGAGE 350 HIGHLAND DRIVE Lewisville TX 75067